

SUPERIOR COURT OF THE STATE OF CALIFORNIA  
FOR THE COUNTY OF LOS ANGELES  
CENTRAL (UNLIMITED JURISDICTION) DISTRICT

- - -

PRUDENCE WALTZ, )  
)  
Plaintiff, )  
)  
vs. ) No. BC 374163  
)  
BLUE OCEAN MORTGAGE )  
CORPORATION, a California )  
corporation; MATTHEW P. KAY, )  
an individual; MOHAMED FOUZI )  
HAFFAR, an individual; )  
LATOSHIA KELLER, an )  
individual; AURORA LOAN )  
SERVICES; and DOES 1 through )  
20, inclusive, )  
)  
Defendants. )  
)  
)  
AND RELATED CROSS-ACTION. )  
)

DEPOSITION OF

JANELLE BAIRD

LOS ANGELES, CALIFORNIA

NOVEMBER 19, 2009

ATKINSON-BAKER, INC.  
COURT REPORTERS  
(800) 288-3376  
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REPORTED BY: ERNEST M SANCHEZ, JR., CSR NO. 7114

FILE NO.: A30AABA

1 think they may have taken a default.

2 There's a Mohamed Fouzi Haffar, who had been  
3 served, appeared, and has been noticed.

4 And there is a Latoshia Keller, whose default  
5 we have taken. She, after the default, served an 10:24:01  
6 answer. She has been given notice, but we are moving  
7 forward, and we use the testimony today potentially in  
8 a default hearing against her which is scheduled for  
9 December 8th.

10 Now, with that thought in mind, Ms. Baird, 10:24:19  
11 have you ever heard of a company called Blue Ocean  
12 Mortgage Corporation?

13 A. Prior to this, you mean?

14 Q. Prior to this?

15 A. No. 10:24:40

16 Q. Have you ever heard of an individual named  
17 Matthew P. Kay?

18 A. No.

19 Q. How about Mohamed Haffar, sometimes known as  
20 Mo Haffar? 10:24:52

21 A. No.

22 Q. How about a woman named Samantha Hill?

23 A. No.

24 Q. There is a property located at 844-846 West  
25 57th Street, Los Angeles, California. 10:25:21

1 Are you familiar with that property?

2 A. Prior to this?

3 Q. Prior to this.

4 A. I'm familiar with the property because I was

5 sent notices about the property.

10:25:39

6 Q. Okay.

7 So you know where the property is?

8 A. Correct.

9 Q. Have you ever been to the property?

10 A. Yes.

10:25:47

11 Q. Okay.

12 Have you -- to the best of your knowledge,

13 have you ever had an ownership interest in that

14 property?

15 A. No.

10:25:58

16 Q. To the best of your knowledge or recollection,  
17 have you ever resided at what is your current address?

18 A. 11422 212th Street, Lakewood, California

19 90715.

20 Q. How long have you lived at that address?

10:26:38

21 A. Since 1995.

22 Q. Have you ever had any relationship with a  
23 company called a business named Silver Spoon?

24 A. No.

25 Q. Have you ever been employed by that company?

10:26:53

1 A. No.

2 Q. Have you ever been employed by a company  
3 located at 8142 Blackburn Avenue in Los Angeles?

4 A. No.

5 Q. I'm going to show you Exhibit 2, which is 10:27:07  
6 something called Verification of Employment.

7 (Plaintiff's Exhibit 2 was marked for  
8 identification.)

9 BY MR. ZAMOS:

10 Q. There is a document we have received from the 10:27:28  
11 files of Aurora during the course of discovery in this  
12 lawsuit. This indicates that a Janelle, that somebody  
13 verified that Janelle Maria Baird worked for a company  
14 called Silver Spoon.

15 Is the information on Exhibit 2 accurate? 10:27:57

16 A. No.

17 Q. Okay.

18 I'm going to show you another document, and  
19 this contains some confidential information. This  
20 contains information concerning possible Social 10:28:28  
21 Security numbers.

22 So is your Social Security No. ~~654-39~~ --

23 A. No.

24 Q. -- ~~493xx82x4958~~.

25 A. No. 10:29:06

1 Q. Is your Social Security number ~~604-56-7965~~?

2 A. No.

3 Q. Is your Social Security number ~~845-60-7883~~?

4 A. No.

5 Q. I'm going to ask that exhibit, a credit 10:29:26  
6 discrepancy form which we received from the files of  
7 Aurora Loan Services, ALS 0411, be marked as Exhibit 3.

8 (Plaintiff's Exhibit 3 was marked for  
9 identification.)

10 BY MR. ZAMOS:

11 Q. Let's go to the next item. I'm going to show  
12 you another document that we have taken from the file  
13 of Aurora Loan Services, Exhibit 4, taken from the loan  
14 files of Aurora Loan Services, ALS 0325.

15 (Plaintiff's Exhibit 4 was marked for  
16 identification.)

17 MR. ZAMOS: It is what purports to be a piece  
18 inspection waiver. There is a signature that purports  
19 to be a signature for a buyer dated 8-14-86.

20 Is that your signature? 10:31:34

21 A. No.

22 Q. Did you ever sign such a document?

23 A. No.

24 Q. Exhibit 5 is something called an addendum. It  
25 is an addendum that purports to have been executed on 10:32:12

1 8-14-06. This is Exhibit 5.

2 Do you see your signature over your name under  
3 the date 8-14-06?

4 A. Yes.

5 Q. Is that your signature? 10:32:44

6 A. No.

7 (Plaintiff's Exhibit 5 was marked for  
8 identification.)

9 BY MR. ZAMOS:

10 Q. Have you ever lived in the City of Los 10:33:08  
11 Angeles?

12 A. No.

13 Q. How long have you lived at your current  
14 address?

15 A. Since 1995. 10:33:17

16 Q. Continuously?

17 A. Yes.

18 Q. I'm going to show you Exhibit 6.

19 (Plaintiff's Exhibit 6 was marked for  
20 identification.)

21 BY MR. ZAMOS:

22 Q. Exhibit 6 is something called an adjustable  
23 rate rider.

24 Do you see on the first page? It has an  
25 initial. 10:34:09

1 A. Yes.

2 Q. Did you place that on that document?

3 A. No.

4 Q. Okay.

5 Do you see on each -- on Page 2 of three, 10:34:15

6 there is what purports to be the initials JB.

7 Did you place that on that document?

8 A. No.

9 Q. And on the final page, there is a signature  
10 for a Janelle Maria Baird. 10:34:29

11 Is that your signature?

12 A. No.

13 Q. Exhibit 7.

14 (Plaintiff's Exhibit 7 was marked for  
15 identification.)

16 BY MR. ZAMOS:

17 Q. Do you see that is, once again, a three-page  
18 document that we obtained front loan files provided to  
19 us during discovery by Aurora Loan Services. This is a  
20 three-page document. 10:35:33

21 Do you see on the first page initials?

22 A. Yes.

23 Q. Did you place those initials on this document?

24 A. No.

25 Q. Do you see Page 2 of three? 10:35:40

1  
2  
3  
4  
5  
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25

A. Yes.

Q. Did you place your initials on that page?

A. No.

Q. Do you see on Page 3 there is a signature over  
your name.

10:35:53

Is that your signature?

A. No.

Q. When was the first time you saw any of these  
documents?

A. I believe when you sent them to me.

10:35:58

Q. When I sent them or somebody sent them to you  
in connection with this lawsuit?

A. Correct. I believe so.

Q. That is within the last month or two?

A. I believe so but --

10:36:18

Q. Okay.

Prior to a month or two ago, you never saw any  
of these documents?

A. Not to my recollection.

Q. By the way --

10:36:29

A. Okay.

Q. And beyond using this for purposes of  
comparing documentation in the loan file and the loan  
application, what is your Social Security number?

A. ~~XXXXXX~~.

10:36:45



1 Q. Do you have a California driver's license?

2 A. Yes.

3 Q. What is your California driver's license  
4 number?

5 A. ~~XXXXXXXXXX~~ 10:37:23

6 Q. What is your date of birth?

7 A. ~~XXXXXX~~

8 Q. I'm going to show you another document which  
9 is entitled "Prepayment Charge Rider" taken from the  
10 loan files received from Aurora Loan Services, ALS 0293 10:38:26  
11 through 295.

12 (Plaintiff's Exhibit 8 was marked for  
13 identification.)

14 BY MR. ZAMOS:

15 Q. This is a two-page document with a legal 10:38:52  
16 description.

17 Did you place the initials on the first and  
18 second page of this document?

19 A. No.

20 Q. Is that your signature on Page 2? 10:39:01

21 A. No.

22 Q. Exhibit 9 is a much larger document.

23 (Plaintiff's Exhibit 9 was marked for  
24 identification.)

25 BY MR. ZAMOS:

1 Q. Exhibit 9 is a deed of trust.

2 Have you ever heard of a company called BNC

3 Mortgage?

4 A. No.

5 Q. Have you ever done business with Lehman Bros.? 10:40:03

6 A. No.

7 Q. Have you ever borrowed money from Lehman

8 Bros.?

9 A. No.

10 Q. Ever borrowed money from a company called BNC 10:40:13

11 Mortgage?

12 A. No.

13 Q. Ever done business with Blue Ocean Mortgage

14 Corporation?

15 A. No. 10:40:23

16 Q. Once again, if you look at this document, this

17 document, the deed of trust, Exhibit 9, which is Bates

18 stamped ALS 272 through 286 --

19 To make this quicker, could you go through

20 that document and examine the initials that are on the 10:40:52

21 bottom initials "JB" that are on the bottom of pages 1

22 of 18 through 13.

23 Could you go and review the initials that

24 appear to be "JB" at the bottom of pages 1, 2 of 15

25 through 13 of 15 of that document. 10:41:34

1 Are those your initials?

2 A. No.

3 Q. Is that your signature?

4 A. No.

5 Q. Now, at some point did you become -- were you 10:41:44  
6 told that you had a problem with your credit because  
7 you had some interest in the property at 844 -- okay.

8 Was your address -- did you live at 1303 North  
9 Sierra Bonita?

10 A. No. 10:42:33

11 Q. Do you know anybody who lived at that address?

12 A. No.

13 Q. Does that address mean anything to you?

14 A. No.

15 Q. What is your middle name? 10:42:45

16 A. Maria.

17 Q. Have you ever lived in Hawaiian Gardens?

18 A. No.

19 Q. Ever had an address in Hawaiian Gardens?

20 A. No. I had a P.O. box in Hawaiian -- 10:43:06

21 Q. You had a P.O. box in Hawaiian Gardens?

22 That is not far from Lakewood.

23 A. No. Right next door.

24 Q. Okay.

25 Now, when did you first receive any kind of 10:43:21